

# Merchant Agreement

## Between Secure EMI (Transparent Solutions) and the Merchant

This Merchant Agreement ("Agreement") is entered into between:

**Transparent Solutions**, a sole proprietorship having its registered office at 193-L, Brands Road, Model Town, Opposite Delco Showroom, Ludhiana, Punjab, India - 141002, operating under the brand name **Secure EMI**, hereinafter referred to as “**Secure EMI**”,

**AND**

**Secure EMI**, operating as or as an individual (proprietor), hereinafter referred to as the “**Merchant**”.

By accepting this Agreement, the Merchant acknowledges and agrees to the terms and conditions set forth herein and as displayed on the Secure EMI platform.

### 1. Purpose

Secure EMI enables merchants to offer **self-financed EMI-based purchases** to their customers via a secure and digital mandate platform. This Agreement outlines the scope, roles, and responsibilities of both parties.

### 2. Terms of Use

This Agreement incorporates by reference the full **Terms and Conditions** published on our website. The Merchant confirms that they have read, understood, and accepted all provisions detailed in the Terms of Use.

URL: <https://secureemi.com/terms-of-use.html>

### 3. Merchant Responsibilities

- Merchant shall truthfully and accurately input customer and transaction details.
- Merchant shall disclose all charges, terms, and product/service details to the customer.
- Merchant agrees not to misuse the Secure EMI platform for illegal, unauthorized, or misleading activities.

### 4. Secure EMI Role and Rights

- Secure EMI shall provide infrastructure for mandate setup, customer authorization, and collection processing.
- Secure EMI shall initiate debits from customer accounts per schedule and deduct applicable platform fees before crediting remaining funds to the Merchant.

- Secure EMI reserves the right to pause or terminate access in case of suspicious activity or breach of terms.

## **5. KYC and Compliance**

- Merchant agrees to submit KYC documentation including identity proof, business registration (if applicable), and bank account verification.
- Secure EMI may request periodic updates or re-verification.

## **6. Dispute Resolution and Fraud Handling**

- In case of disputes raised by the customer or Merchant, Secure EMI will act as an intermediary to facilitate communication and resolution.
- Merchant shall promptly cooperate in resolving disputes and may be required to provide transaction evidence or customer communication.
- Secure EMI reserves the right to withhold payouts or suspend access in case of unresolved disputes or chargebacks.
- Any suspected fraudulent activity by the Merchant may result in immediate termination, blacklisting, and notification to appropriate authorities.

## **7. Indemnification and Limitation of Liability**

- Merchant agrees to indemnify Secure EMI from losses arising from misuse, fraud, misrepresentation, or violation of laws.
- Secure EMI shall not be liable for technical failures, third-party issues, or indirect damages.

## **8. Termination**

- This Agreement may be terminated by either party with written notice, subject to final settlement of ongoing obligations and pending payouts.

## **9. Execution and Electronic Signature**

**This Agreement has been digitally executed and accepted by the Merchant via electronic verification. No physical signature is required.**

### **Execution Details:**

- **Merchant Name:** Secure Emi
- **Business Name (if any):**
- **Date & Time of Acceptance:** 08/20/2025 04:19 PM
- **IP Address:** 49.43.88.126
- **Device Information:** Redmi (2411DRN47I)
- **OTP Verification Status:** Completed
- **Live Photo Submitted:** Completed



**Merchant Selfie**



**Merchant Signature**

*Digitally executed and issued by Secure EMI – Transparent Solutions. This is a legally valid electronic agreement under the Information Technology Act, 2000.*